

SECURITY FREEZE ACT (EXCERPT)
Act 229 of 2013

***** 445.2527.amended THIS AMENDED SECTION IS EFFECTIVE JUNE 17, 2018 *****

445.2527.amended Removal of security freeze.

Sec. 17. (1) A consumer reporting agency shall remove a security freeze on a consumer's credit report if the consumer does all of the following:

(a) Contacts the consumer reporting agency at the address or other point of contact and in the manner specified by the consumer reporting agency for making a request to remove a security freeze.

(b) Requests the removal of the security freeze on his or her credit report.

(c) Provides to the consumer reporting agency sufficient proof of identification of the consumer.

(d) Includes with the request under subdivision (b) the unique personal identification number or password provided to the consumer under section 12(b).

(2) A consumer reporting agency that receives a request for removal of a security freeze under subsection (1) shall comply with the request within 3 business days after receiving the request.

History: 2013, Act 229, Eff. Jan. 1, 2014;—Am. 2018, Act 76, Eff. June 17, 2018.